

**Information to identify the case:**

Debtor 1 Savitree Singh  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2735**  
EIN --\_-----  
Social Security number or ITIN -----  
EIN --\_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **16-30011-SLM**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Savitree Singh

1/20/17

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Savitree Singh  
 Debtor

Case No. 16-30011-SLM  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 19

Date Rcvd: Jan 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 22, 2017.

db Savitree Singh, 1341 Teaneck Rd, Teaneck, NJ 07666-5005  
 cr +Federal National Mortgage Association ("Fannie Mae, c/o Seterus, Inc., PO Box 1047, Hartford, CT 06143-1047  
 516454209 Hudson County Sheriff, 257 Cornelison Ave, Jersey City, NJ 07302-3113  
 516454210 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage Ll, 350 Highland Dr, Lewisville, TX 75067-4177)  
 516454211 Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
 516454212 +Pnc Bank, 1 Financial Pkwy, Kalamazoo, MI 49009-8002  
 516454213 Pnc Bank Credit Card, PO Box 5570, Cleveland, OH 44101-0570  
 516454215 +Selene Finance Lp, 9990 Richmond Ave, Houston, TX 77042-8500  
 516454217 +Seterus Inc, 14523 SW Millikan Way, Beaverton, OR 97005-2352  
 516454216 +Seterus Inc, 14523 SW Millikan Way St, Beaverton, OR 97005-2352  
 516454218 Shapiro & DeNardo LLC, 140000 Commerce Pkwy Ste B, Mount Laurel, NJ 08054

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Jan 20 2017 22:47:39 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 20 2017 22:47:37 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 516454208 EDI: AMEREXPR.COM Jan 20 2017 22:38:00 Amex, Correspondence, PO Box 981540, El Paso, TX 79998-1540  
 516454207 EDI: AMEREXPR.COM Jan 20 2017 22:38:00 Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871  
 516454214 EDI: SEARS.COM Jan 20 2017 22:38:00 Sears/Cbna, PO Box 6283, Sioux Falls, SD 57117-6283  
 516454219 EDI: RMSC.COM Jan 20 2017 22:38:00 Synchb/tjx Cos, PO Box 965005, Orlando, FL 32896-5005  
 516454220 EDI: RMSC.COM Jan 20 2017 22:38:00 Synchrony Bank/Tjx, PO Box 965064, Orlando, FL 32896-5064  
 516454221 EDI: WFFC.COM Jan 20 2017 22:38:00 Wells Fargo Bank Nv NA, PO Box 31557, Billings, MT 59107-1557

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 22, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 20, 2017 at the address(es) listed below:

Charles G. Wohlrab on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust  
 cwohrlab@logs.com, njbankruptcynotifications@logs.com

Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com

John Sywilok sywilokattorney@sywilok.com, nj26@ecfcbis.com

John Sywilok on behalf of Trustee John Sywilok sywilokattorney@sywilok.com, nj26@ecfcbis.com

Mary Ann McField on behalf of Debtor Savitree Singh maryann.mcfield@verizon.net, G1557@notify.cincompass.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Robert P. Saltzman on behalf of Creditor Federal National Mortgage Association ("Fannie Mae")  
dnj@pbslaw.org

TOTAL: 6